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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Serial No.:	10/659,123	Filed:	09/10/2003
Applicants:	Barker, et al.	Docket No.:	49335.2300
Confirmation No.:	3544	Examiner:	Firmin Backer
Title:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Group Art Unit:	3621

AMENDMENT AND REPLY

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed on November 16, 2006, of which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.